

Niger

Exchange rate: U.S.\$1.00 equals
628.89 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1967, with 1998 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, and apprentices.

Voluntary coverage for persons with at least 6 months of previous coverage.

Special system for most public-sector employees.

Source of Funds

Insured person: 1.6% of earnings.

Employer: 2.4% of payroll.

Government: None.

The minimum monthly earnings for contribution and benefit purposes are 18,898 CFA francs.

The maximum monthly earnings for contribution and benefit purposes are 250,000 CFA francs.

Qualifying Conditions

Old-age pension: Age 60 (age 58 for covered public-sector workers); age 55 if prematurely aged, with 20 years of coverage and 60 months of contributions during the last 10 years. Half the coverage period under the previous nonpublic program is credited. Retirement from employment is necessary.

Old-age settlement: Age 60 (age 58 for covered public-sector workers); age 55 if prematurely aged and ineligible for an old-age pension.

Disability pension: Loss of 2/3 of earning capacity with 5 years of coverage including 6 months of contributions in the last year. A 6-month coverage period is credited for each year that a claim is made before age 60 (age 58 for covered public-sector workers). Half the coverage period under the previous nonpublic program is credited.

There is no qualifying period for a nonoccupational accident; for occupational accidents, see Work Injury, below.

Survivor pension: The insured met the qualifying conditions for the old-age pension or disability pension, was a pensioner at the time of death, or had 180 months of contributions.

Survivor settlement: The insured person did not meet the qualifying conditions for a survivor pension.

Old-Age Benefits

Old-age pension: 20% of average earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.33% of earnings for each 12-month period of contributions beyond 180.

The minimum pension is 60% of the minimum wage.

The maximum pension is 80% of earnings.

Old-age settlement: A lump sum equal to 1 month's wage for each year of coverage.

Permanent Disability Benefits

Disability pension: 20% of average earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.33% of earnings for every 12-month period of contributions beyond 180.

The minimum pension is 60% of the legal minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the disability pension.

Survivor Benefits

Survivor pension: 50% of the insured's pension is payable to a widow or to a dependent disabled widower. The widow's entitlement ceases on remarriage.

Orphan's pension: 25% of the insured's pension for each orphan (40% for each full orphan) under age 14 (age 21 if a student or disabled).

The maximum survivor pension is 100% of the insured's pension.

Survivor settlement: A lump sum equal to 1 month of the insured's pension for each 6-month period of coverage.

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

Managed by a council and a director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1965.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Sickness benefit: No benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: Six months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: None. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings, or 100% (with the employer paying half) for women with at least 2 years of service in a firm. The benefit is payable for up to 6 weeks before and 8 weeks after the expected date of childbirth.

Maternity grant: A lump sum of 10,000 CFA francs is paid in three installments 4 months apart following each birth.

Workers' Medical Benefits

Working women are reimbursed for the cost of medical care during pregnancy and childbirth. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

None. (Some child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

National Social Security Fund administers the program.

Work Injury**Regulatory Framework**

First law: 1960.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, apprentices, members of production cooperatives, managers and directors of commercial enterprises, and prison labor.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

50% of average earnings for the first 28 days; thereafter, 66.6%. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 100% of average monthly earnings, if totally disabled.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of incapacity for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of incapacity for the portion of disability above 50%.

The minimum annual wage for benefit calculation purposes is 318,000 CFA francs.

The maximum annual wage for benefit calculation purposes is 3,922,000 CFA francs.

Constant-attendance supplement: 40% of the insured's pension.

Workers' Medical Benefits

Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of the insured's earnings.

Orphan's pension: 15% of the insured's earnings for each of the first two orphans and 10% for each other orphan; 20% for each full orphan.

Dependent parents and grandparents: 10% of the insured's earnings each, up to a maximum of 30%.

The maximum survivor pension is 85% of earnings.

Funeral grant: A lump sum equal to 15 days of the insured's earnings.

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

National Social Security Fund administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with one or more children.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Employer: 11% of payroll.

Government: None.

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

The above employer contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be at least 1 year old or under age 14 (age 18 if an apprentice; age 21 if a student or disabled). The parent must either have 6 months of employment and be currently working 18 days a month or be the widow(er) of a beneficiary.

Prenatal allowance: The mother and child must undergo medical care as prescribed in law.

Birth grant: The mother and child must undergo medical care as prescribed in law.

Family Allowance Benefits

Family allowance: 1,000 CFA francs a month for each child.

Prenatal allowance: 1,000 CFA francs for each month of pregnancy.

Birth grant: A lump sum of 10,000 CFA francs for each of the first three births.

Some maternal and child health and welfare services are also provided.

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

National Social Security Fund administers the program.